



Celebrating 50 Years of Success

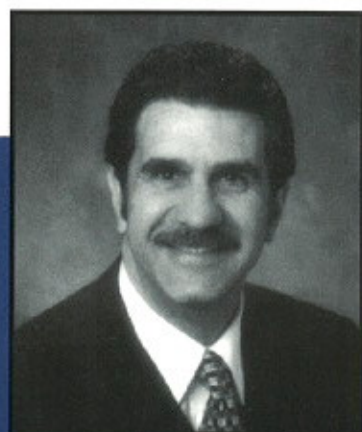
SPOTLIGHT

American Income Life *Monthly Magazine*

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Maximize Your Opportunity

Volume 34 • Number 2



from the desk of
Roger Smith

Executive Vice President,
Director of Agencies

*"Out of clutter,
comes simplicity;
From discord, there is
harmony; In the
middle of difficulty
lies opportunity."*

— Albert Einstein

Maximizing Your Opportunity

Let me start off by saying —

Congratulations!

Congratulations on making last month the biggest January in the history of American Income. You turned in \$4,132,995 of Net ALP, shattering the old record by more than \$560,000! What a great start to a new year! We are well on our way to \$60 million. I have asked each of you to give me all you have, and you haven't disappointed me yet. We just have to work together, push harder and maximize our opportunity, and our goal can become a reality.

This month, I want each of you to evaluate your business. More importantly, I want you to focus on your opportunity. Are you maximizing your opportunity? Are you missing an opportunity? Are you doing all you can to work up to your potential?

It is time that we work together as a team to lead everyone to the next level. It is time we started teaching everyone by *showing*, them *not just by telling* them. It is important that we show everyone how to maximize the AIL opportunity. And this goes, not just for people inside AIL, but those outside AIL as well.

It is our responsibility as American Incomers to actively seek out the guidance we need in order to see our production skyrocket. It is up to us to determine in what areas we need the most help, and then plan out a strategy to overcome these weaknesses. We, as individuals, have to go in search of our opportunities, and more importantly, we have to know what to do with it when we find it. So when opportunity knocks, and it will, we need to be prepared.

Opportunity is defined as *an appropriate or favorable time or occasion, a condition favorable for the attainment of a goal, or a good chance, as for success.* According to Albert Einstein, "Out of clutter, comes simplicity; From discord, there is harmony; In the middle of difficulty lies opportunity". With this statement Einstein helps us find opportunity, but he doesn't explain what to do with it when we find it. For this, I think it would serve us best to go back about 50 years and take Bernard Rapoport's example.

"B" took a fledgling company and with determination, persistence and business savvy, he turned it into what we know as American Income today. And this is just what I want each of us to do — review our individual business to determine our areas of improvement, use a little business savvy to overcome any limitations and be persistent until our goals are realized. By evaluating all these things, we will be able to more effectively maximize our opportunity!

Again, when we as individuals have our own personal victories, then together we will realize the whole Company's goal. Keep it going to \$60 million.

Continuing the legacy, carrying the torch.

Dates to Remember

March 29 (Thursday), 2001

Business must be received in Waco to count for March production.

April 13 (Friday), 2001

The Home Office will be closed for Good Friday.

April 23-27 (Monday - Friday), 2001

American Income's 50th Annual Sales Convention on board Royal Caribbean's Nordic Empress.

Company Quality Averages

To be eligible for bonuses and in order to be featured in *Spotlight*, Top Producers must have one point above the Company's Quality Averages for both Persistency and Net to Gross.

— February

Net to Gross: 75%

Persistency: 72.70%

Note: These figures will be used as the minimum qualification requirements for all bonuses. Only net to gross is used during the first eight months from Agent's hire date.

Addendum

In the January issue of *Spotlight* The Ali Shahrak Agency should have been included as a Year-To-Date winner for Category III. The Agency's production was as follows:

Year To Date:

First Year:	Quota:	% Of Quota:	Net ALP:
\$297,966	\$190,000	157	\$386,149

Message From The Field

"I am so excited about what has happened in my life over the past year, I just had to share it with you. Just one short year ago my 'career' esteem was at its lowest. I left a job where I was underpaid and you my talents were underutilized. Anyone who knows me would tell that my energy is boundless, and being confined in that atmosphere was confining my spirit as well. I knew I had to find a way out.

In January of 2000, I bought a large bristol board, markers and several magazines. At the top of this board I wrote 'My Ideal Life', and I proceeded to create a picture of that 'Ideal Life'. I covered areas such as career opportunities, prosperity, financial security, service to God, travel and relationships. As I looked at the finished product I knew things would have to change, and change they did.

One week later, God sent me Melinda-Rae Lyse. This soft-spoken young lady called and invited me to interview with American Income. Earlier that week I interviewed with another insurance company, but something didn't feel right. However, with Melinda-Rae my instincts were telling me to go forward. And had I not interviewed, I never would have been able to experience the AIL opportunity. I have more faith and a sense of security now than when I had a salaried job. After all, I am in control of my destiny. I know that as long as I do the activity, the results will follow. It is so brilliant! I cannot believe people actually walk away from this opportunity.

My goal when I joined AIL was to pay off my credit cards, buy a new car, finish paying my student loan, invest in a home and have some savings to fall back on. Well last year I paid off my credit cards, bought a new car in July, sent in the balance on my student loan, and I was still able to afford a lovely home in Calgary. I owe absolutely nothing and I owe it all to American Income.

Thank you for the AIL experience, and may we all grow together.

Frankie Cooper

From the Rick Altig Agency

P.S. Is there an AIL in heaven?"

Founder's Club Outstanding Producers

January

Agent	SGA	Times Qualified	Total Net ALP	N/G*	Persistency
Alex Chen	Jatoft-Foti	3	\$55,917	85	92.41
Scott Remmey	Eric Giglione	6	40,771	86	87.94

*Percentage of net to gross.

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Promoted To Supervising Agent

Kerri Beard Ali Shahrak North Carolina	Dean Beaucage Larry Geneser Missouri	Tera Benton Kevin Pawlowski Texas	Dyane Breitberg Tom Williams Florida	Demetria Bryant Larry Geneser Missouri	Anupama Chalam David Hausman Georgia
Janice Dixon David Hausman Georgia	Isaac Doherty William Jennings Utah	Jean Finley Larry Geneser Missouri	Robin Graham Richard Neal Arkansas	Gerald Hammond Mike Jones Ohio	David Haudrich Robert Smith Oklahoma
Douglas Heck Eric Giglione New Jersey	Benjamin Hoyt Tom Williams Florida	Shamarla Hunter Larry Geneser Missouri	Lisa Kirkweg Larry Geneser Missouri	Mark Large Surace-Surace Ohio	Mark Lund Scott Smith Illinois
Dennis Mahone Larry Geneser Missouri	George McCauley Home Office Louisiana	Matthew McLain Rick Altig Idaho	Thomas Myers Larry Geneser Missouri	Matthew Nunan Eric Giglione New Jersey	Michael Ojijoh Billy Faulkner Virginia
Innocent Okeke Matt Blumert Maryland	Jeffrey Ravnitzky Tom Williams Florida	Martin Roedl Larry Geneser Missouri	Alex Roland Christopher Lafond Nebraska	Grady Strachan Dan Rubio Alabama	David Tyer Richard Neal Arkansas
Keith Williamson William Devine Louisiana	Bruce Wilson Ramin Kouladji New Brunswick	Loren Wolf Eric Giglione New Jersey			

Promoted To General Agent

John Anderson Larry Geneser Kansas	Elchin Bagirov Ali Shahrak North Carolina	David Bannister Eric Giglione New Jersey	Lorena Barriere Cohen-Rutt California	Tod Brown Mark Hancock Indiana	Terry Butler Scott Smith Indiana
Brian DeLatta Home Office Louisiana	William Elensky Dennis Ishler Pennsylvania	Lynn Erickson Cohen-Rutt California	Travis Geneser Larry Geneser Missouri	Margaret Harrison Joshua Chalom Ontario	Robert Knackstedt Scott Smith Illinois
Nicholas Lapceovich Joshua Chalom Ontario	Juan Medina Jatoft-Foti California	Vladimir Opra Larry Geneser Kansas	Clement Pettys David Hausman Georgia	Richard Ramirez Marc Zipper Florida	Scott Reeves Surace-Surace Ohio
Chad Roehrs Larry Geneser Missouri	Vance Rountree Marc Zipper Florida	Scott Shearer William Devine Texas	Joseph Shuford William Devine Texas	William Smith Guy Rouelle Vermont	Michael Stamper Lloyd Fitzgerald Texas
Robert Supon Home Office Connecticut	Marlon Underwood Scott Smith Indiana	Neil Zeigler Dennis Ishler Pennsylvania			

Promoted To Master General Agent

✓ Marcellus Adams William Jennings Utah	✓ Daniel Blair William Jennings Colorado	✓ Jack Cox William Jennings Colorado	✓ Steven Edgell Michael Busico California	✓ Maureen Ford Anne O'Driscoll Newfoundland	✓ Vincent Guillory Home Office Louisiana
✓ Lawrence Hauck Steve Friedlander New Zealand	✓ Wayne Hendricks Joe Manone Wisconsin	✓ John Huber Eric Giglione New Jersey	✓ Paul Lund Scott Smith Illinois	✓ Michael O'Rourke Larry Geneser Missouri	✓ Vito Pecoraro Eric Giglione New Jersey
PR Melissa Perry William Jennings Colorado	✓ Scott Sonnenberg Larry Geneser Missouri	✓ Gregory Strausser Zeidner-Cowan Michigan	✓ Dennis Sullivan Guy Rouelle Vermont	✓ Brian Waller Scott Smith Illinois	demo Diana Watkins Rick Altig Washington

Promoted To Regional General Agent

Allan Jennings William Jennings Colorado	Robert Olson Scott Smith Illinois	Shashi Parekh Joe Manone Illinois	Stacey Williams Rick Altig Tennessee	Kyle Winebrenner Richard Neal Arkansas	Matthew Wood Rick Altig Tennessee
Daniel Zeoli Home Office Connecticut					



Agent	SGA
James Dattilo	Marc Zipper
Thomas Glenn	Zeidner-Cowan
Marlon Underwood	Scott Smith

Agent	SGA
Carlos Cantu	Jatoft-Foti
Timothy Cruise	Scott Smith
Jason Dickson	Lisa D'Amico
Albert DiMarco	Rick Altig
Matt Henderson	Marc Zipper
Carrie Howard	Larry Geneser
Herman Libman	Lisa D'Amico
Carla Miller	Chris LaFond
Moctar Ndiaye	Marc Zipper
Eddie Norman	Scott Smith
Arkadi Nulman	Larry Geneser
Roland Parker	Tom Williams
Jeffrey Ravnitzky	Tom Williams
Kathleen Saco	Kevin Khadivian
Larry Smith	Larry Geneser
Donald Spence	Ramin Kouladji

Agent	SGA
Paul Anderson	Larry Geneser
Alex Chen	Jatoft-Foti
Rick Choptuik	Rick Altig
Loni Chowdhury	Cohen-Rutt
David Cipoletti	Lisa D'Amico
Joe Hathorne	Scott Smith
Devin Helps	Rick Altig
Michelle Langley	Zeidner-Cowan
Joseph McArdle	Larry Geneser
Peter Novellino	Rick Altig
Elena O'Brien	Eric Giglione
Leslie Taylor	Larry Geneser
David Thornton	Cohen-Rutt
Al-Karim Walji	Rick Altig
Johnnie Wallace	Scott Smith
Dan Zarbatany	Rick Altig

Agent	SGA
Temitope Ajayi	Jatoft-Foti
James Beck	Scott Smith
Carl Boldon	Zeidner-Cowan

Michael Bukoski	Marc Zipper
Dennis Carver	Surace-Surace
Andrew Fike	David Hausman
Robert Hood	Larry Geneser
Bradlee Huber	Dennis Ishler
Eric Jackson	Larry Geneser
Kurt Johnson	Rick Altig
Charles Jones	Marc Zipper
Mark Lund	Scott Smith
Russell Morris	Marc Zipper
Innocent Okeke	Matt Blumert
Claudia Ortega	Cohen-Rutt
Scott Remmey	Eric Giglione
Martin Roedl	Larry Geneser
Samuel Santiago	Scott Smith
Gary Selesky	Scott Smith
Stacey Wall	Eric Giglione
Jinzhou Zhao	Rick Altig

Top Individual Producers



1. Thomas Glenn
Southfield, MI



2. Marlon Underwood
Downer's Grove, IL



3. James Dattilo
Jacksonville, FL



4. Timothy Cruise
Downer's Grove, IL



5. Carlos Cantu
Walnut Creek, CA



6. Eddie Norman
Downer's Grove, IL



7. Roland Parker
Ft. Lauderdale, FL



8. Matt Henderson
Altamonte Springs, FL



9. Kathleen Saco
Framingham, MA



10. Alberto DiMarco
Regina, SK

Top Individual Producers — January

All Time Record to Beat

Thomas Glenn	Net ALP \$35,153	Year 2000	Month DEC.		
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Thomas Glenn	\$33,085		90		Zeidner-Cowan
2. Marlon Underwood	26,647		87	Paul Lund	Scott Smith
3. James Dattilo	18,508	77.70	84	George Vrbn	Marc Zipper
4. Timothy Cruise	14,666	75.67	77	Robert Olson	Scott Smith
5. Carlos Cantu	14,419		98	Steve Foti	Jatoft-Foti
6. Eddie Norman	14,375		97	Eddie Norman	Scott Smith
7. Roland Parker	13,742	87.33	80	Roland Parker	Tom Williams
8. Matt Henderson	13,689		89	Vance Rountree	Marc Zipper
9. Kathleen Saco	13,392		95	Steve Khadivian	Kevin Khadivian
10. Alberto DiMarco	13,351	75.23	77	Albert DiMarco	Rick Altig
11. Larry Smith	13,249		100	Yaroslav Bitman	Larry Geneser
12. Arkadi Nulman	12,775	86.63	79	Vlad Basov	Larry Geneser
13. Carrie Howard	12,750		95	Yaroslav Bitman	Larry Geneser
14. Carla Miller	12,748	88.79	82		Christopher Lafond
15. Moctar Ndiaye	12,544		79	Ed Orell	Marc Zipper
16. Donald Spence	12,050	80.43	80		Ramin Kouladji
17. Joseph McArdle	11,880	74.65	79	Tony Sutton	Larry Geneser
18. Paul Anderson	11,736	88.06	80	Vlad Basov	Larry Geneser
19. Devin Helps	11,696		94	Steven Lee	Rick Altig
20. Alex Chen	11,271	92.41	85	Alex Chen	Jatoft-Foti
21. Johnnie Wallace	11,156	78.05	76	Michael Knapick	Scott Smith
22. Al-Karim Walji	11,089	84.23	78	Al-Karim Walji	Rick Altig
23. Joe Hathorne	10,937	75.30	84	Joe Hathorne	Scott Smith
24. Dan Zarbatany	10,570		88	Steven Lee	Rick Altig
25. Leslie Taylor	10,563		94	Yaroslav Bitman	Larry Geneser
26. Elena O'Brien	10,562		95	David Brister	Eric Giglione
27. Rick Choptuik	10,319	77.75	82	Rick Choptuik	Rick Altig
28. David Thornton	10,287	95.90	96	Erik Graham	Cohen-Rutt
29. Peter Novellino	10,213	78.12	79	Jeffory Churchfield	Rick Altig
30. Loni Chowdhury	10,038		100	David Iriye	Cohen-Rutt
31. Michelle Langley	10,001		94		Zeidner-Cowan
32. Carl Boldon	9,994	85.49	82	Carl Boldon	Zeidner-Cowan
33. Innocent Okeke	9,990		86	David Ragland	Matt Blumert
34. Samuel Santiago	9,926		93	Paul Lund	Scott Smith
35. Martin Roedi	9,841		84	Michael O'Rourke	Larry Geneser
36. Dennis Carver	9,831		100	Eric Schott	Surace-Surace
37. Eric Jackson	9,823		88	Yaroslav Bitman	Larry Geneser
38. Russell Morris	9,674	83.70	91	James Peate	Marc Zipper
39. Temitope Ajayi	9,551		87	Steve Foti	Jatoft-Foti
40. Robert Hood	9,529		95	Yaroslav Bitman	Larry Geneser
41. Bradlee Huber	9,498		98	Gay Deitch	Dennis Ishler
42. Andrew Fike	9,460	84.30	87	Thomas Foley	David Hausman
43. Scott Remmey	9,454	87.94	86	Jeffrey Dinocento	Eric Giglione
44. Gary Selesky	9,332		84	Michael Knapick	Scott Smith
45. Michael Bukoski	9,224		91	Vance Rountree	Marc Zipper
46. Kurt Johnson	9,211	80.78	91	Rory Lee	Rick Altig
47. James Beck	9,200		87	Michael Knapick	Scott Smith
48. Jinzhou Zhao	9,122	86.05	91	Wilbur Smith	Rick Altig
49. Claudia Ortega	9,088		97	David Iriye	Cohen-Rutt
50. Charles Jones	9,079		97	Vance Rountree	Marc Zipper

*percentage of net to gross

All Aboard! Are You Ready To Sail Away?

American Income is ready to set sail, are you? Check below and find out if you will be sailing with us April 23-27, 2001.

Ahmed Adan-Dheri	Lazarus Echeta	Rory Lee	Paul Rumbuc
Larry Adebesein	Steven Edgell	Ladislav Lesanek	Richard Rutt
Rosario Aguilar	William Elensky	Stephen Liberto	Doreen Ryan-Foti
Raj Ahmed	Gregory Engrav	Herman Libman	Preeti Sahgal
Robert Aks	Steven Engrav	Earnest Loveless	Sheryl Salakas
Rick Altig	Debbie Enstedt	Paul Lund	Jose Sanchez
Kenneth Altizer	Maria Esposito	Alan Luymes	Derek Sandilands
Dino Amato	Matthew Fair	Melinda-Rae Lyse	Paramjit Sangha
John Anderson	Edward Farley	Kelly Mack	Ted Schilling
Robin Andrade	Andrew Fike	Ramin Maghsoud	James Schneider
Kouassi Appiah	Rebecca Francis	Dennis Mahone	Jack Seitz
Julie Aprahamian	John Franklin	Joseph Manone	Jorge Serrano
Nestor Aramayo	Steve Friedlander	John Martineau	Ali Shahrak
Malka Arony	Steve Fujitani	Alan Martyn	Alice Shen
Joan Badzik	Susan Fuldauer	Joseph McArdle	Chad Sherman
Darrell Ballard	Roger Fung	Andre McGuire	Marilyn Sisco
David Ballard	Mark Gagliardi	Frauline McGuire	Robert Smith
Wesley Bangs	Larry Geneser	Erin McKee	John Smolenski
Lorena Barriere	Anthony Gentili	Juan Medina	Craig Snyder
Vlad Basov	Eric Giglione	Richard Meshulam	Scott Sonnenberg
Douglas Bauknecht	Thomas Gilbert	Carla Miller	Rona Spano
Dean Beaucage	Robert Glover	John Molina	Donald Spence
Alan Becker	Erik Graham	Patti Morgan	Donald Spohn
Upinder Bhinder	Timothy Gray	Russell Morris	Gregory Strausser
Yaroslav Bitman	Shawna Greene	Barbara Musto	Robert Stuck
Mark Bleier	Harpreet Gujral	Dennis Muth	David Sumabat
Ross Boles	Nickolay Gusev	Eric Nichols	Darren Swerda
David Brister	Joseph Habeeb	Sharon Nigota	Sharon Swinford
Manon Brulotte	Charles Hall	Peter Nikolov	Michael Thomas
Mark Brunetto	John Hancock	Nicholas Nitkowski	Timothy Thompson
Demetria Bryant	Vic Hancock	Stanley Norris	David Thornton
Kevin Bukatman	Michael Hanson	Christian Novacek	Mario Trejo
William Burdey	Earle Harris	Peter Novellino	Sanita Ttufuli
Terry Butler	Christine Hartman	Arkadi Nulman	Leo VanDenBussche
Rudi Camenzind	Steve Hartman	Richard Nye	Paul Vojtek
Arthur Carter	Lawrence Hauck	Michael Oliva	Stacey Wall
Richard Case	Gary Hausman	Robert Olson	Alan Wall
Shawn Catlow	Rob Hay	Laurie Onasch	Johnnie Wallace
Alex Chen	Bulbinder Hayer	Vladimir Opra	Brian Waller
Max Chu	Charles Hill	Angeles Ordas	John Wanamaker
Kenny Clark	Todd Hollman	Edward Orell	Joseph Ward
Timothy Clark	Roger Hotz	Ilija Orlovic	Michael Wehrly
Mitchell Clem	John Huber	Michael O'Rourke	John West
Edward Clunk	Leanne Hughes	Gleb Ostrovsky	Joseph Westfall
Anat Cohen	Anthony Ingrassia	Roland Parker	Ryan Whitley
David Cohen	David Iriye	James Peate	Hans Wike
Lee Conti	Dennis Ishler	Vito Pecoraro	John Wilkinson
Cheryl Cook	James Isip	Rigoberto Pedroza	John William
Bill Cook	David Jackson	Francisco Peres	Larry Williams
Charles Cooper	Steven Jakubczak	Michael Perkins	Jenny Williams
Timothy Cruise	Allan Jennings	Daniel Phares	Bruce Wilson
Baldev Dabhia	William Jennings	Steven Polederos	Kyle Winebrenner
Vaughn Darrow	Drew Johnson	Luis Quintero	Donald Wold
James Dattilo	Kurt Johnson	David Ragland	Madlyn Woodyard
Maurice Davies	Sandra Johnson	Richard Ramirez	Jeff Woolsey
Gay Deitch	Martha Johnston	Thomas Reddoch	Larry Wright
Robin Denham	Sayed Katouzian	Scott Reeves	Ronald Yaniak
Jacqueline deVooght	Andrew Kay	Scott Rummey	Frances Yennie
Warren DeVries	Steven Khadivian	Elio Ribeiro	Theresa Zanowick
Jeffrey Dinocento	Ramin Kouladji	Anita Rich	Neil Zeigler
Brenda DiSomma	Barry Kushner	Wallace Robinson	Jin Zhou Zhao
Darrell Dorey	Nicholas Lapceovich	Wendi Rose	Marc Zipper
Fernando Duran	Raymond Lau	Stephen Ross	David Zophin
Vivian Dwyer	Cynthia Lebrun-Yaffe	Vance Rountree	

90/90 Club			
Name	Net ALP	Persistency	SGA
Alan Becker	\$147,214	90.00	Larry Geneser
Alex Chen	145,172	91.84	Jatoft-Foti
Rebecca Francis	106,754	92.65	Surace-Surace
Scott Rummey	110,454	90.86	Eric Giglione
David Thornton	92,272	95.14	Cohen-Rutt
81/81 Club			
Name	Net ALP	Persistency	SGA
Larry Adebesein	\$94,563	84.12	Matt Blumert
Paul Anderson	123,702	88.89	Larry Geneser
Kouassi Appiah	94,539	82.97	Rick Altig
Rajeev Arora	92,186	82.82	Rick Altig
Darrell Ballard	99,666	89.53	Jatoft-Foti
Mark Bleier	104,819	85.35	Gary Bleier
Kevin Bukatman	82,563	88.01	Eric Giglione
Rudi Camenzind	91,757	88.15	Cohen-Rutt
Arthur Carter	81,248	91.57	Cohen-Rutt
Mitchell Clem	102,751	82.81	William Devine
William Cook	110,100	81.48	Cohen-Rutt
Andrew Fike	85,992	86.69	David Hausman
Thomas Gilbert	81,591	84.28	Rick Altig
Michael Hanson	100,458	82.61	Rick Altig
Bulbinder Hayer	96,048	87.23	Rick Altig
Steven Jakubczak	92,789	81.08	Scott Smith
Kurt Johnson	101,892	81.16	Rick Altig
Andrew Kay	91,391	86.89	Rick Altig
Raymond Lau	101,249	84.34	Rick Altig
Ladislav Lesanek	98,402	83.10	Ali Shahrak
Herman Libman	93,216	86.09	Lisa D'Amico
Paul Lund	110,459	84.71	Scott Smith
Buck Luymes	90,093	87.27	Rick Altig
Ramin Maghsoud	146,217	82.30	Larry Kudlacek
Carla Miller	93,855	88.71	Christopher Lafond
Russell Morris	102,132	83.88	Marc Zipper
Peter Nikolov	110,051	81.52	Steve Friedlander
Arkadi Nulman	166,629	87.11	Larry Geneser
Roland Parker	109,023	87.41	Tom Williams
Francisco Perez	81,647	84.48	Eric Giglione
Steven Polederos	126,567	82.72	Zeidner-Cowan
Preeti Sahgal	105,767	82.80	Joshua Chalom
Ted Schilling	82,338	81.00	William Jennings
Jack Seitz	103,073	81.77	Hancock-Boles
David Sumabat	89,990	84.11	Rick Altig
Tony Sutton	97,014	81.90	Larry Geneser
Brian Traboulay	139,971	89.15	Rick Altig
George Vrbanc	90,867	82.01	Marc Zipper
Jin Zhou Zhao	114,182	84.10	Rick Altig



1. Dean Beaucage
St. Louis, MO



2. Kelly Mack
Altamonte Springs, FL



3. Richard Sauer
Edison, NJ

January Production

All Time Record to Beat
Month: \$50,606 Net ALP Chad Roehrs

All Time Record to Beat
Month: \$43,409 1st Yr. Gino Tanzil

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Dean Beaucage	\$18,511	\$24,691		97	3	Ryan Whitley	Larry Geneser
2. Kelly Mack	13,494	20,594		85	2		Marc Zipper
3. Richard Sauer	10,959	18,365		97	3	Stephen Liberto	Eric Giglione
4. Carrie Hickfang	10,308	12,443		94	2	Bruce Hennick	Marc Morton
5. Keith Williamson	8,493	14,044		100	1	Tim Schroeder	William Devine

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.



1. Chad Roehrs
St. Louis, MO



3. Steve Polederos
Southfield, MI



4. Christian Novacek
Altamonte Springs, FL



2. Alan Becker
St. Louis, MO



5. Vance Rountree
Altamonte Springs, FL

January Production

All Time Record to Beat
Month: \$103,854 Net ALP Don Foti

All Time Record to Beat
Month: \$54,261 1st Yr. Chad Roehrs

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Chad Roehrs	\$62,562	\$63,834		90	7	Yaroslav Bitman	Larry Geneser
2. Alan Becker	46,373	53,358	81.19	81	8	Yaroslav Bitman	Larry Geneser
3. Steve Polederos	40,937	49,116	85.69	84	5		Zeidner-Cowan
4. Christian Novacek	31,249	38,098		83	5	Ed Orell	Marc Zipper
5. Vance Rountree	27,237	37,112		100	2	Ed Orell	Marc Zipper
6. Mathew Hart	23,520	25,672		87	7		Gary Bleier
7. Vladimir Opra	23,421	25,351	79.93	81	4	Vlad Basov	Larry Geneser
8. Steven Jakubczak	22,666	30,667	79.03	84	3	Michael Knapick	Scott Smith
9. Michael Thomas	17,527	25,874		81	6	Ocie Roy	Robert Smith
10. Francisco Perez	16,138	17,530	78.09	83	3	Stephen Liberto	Eric Giglione

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.



1. Edward Orell
Altamonte Springs, FL



2. Yaroslav Bitman
St. Louis, MO



3. Paul Lund
Downer's Grove, IL



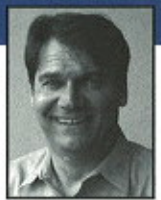
4. David Brister
Plymouth Meeting, PA



5. Michael Knapick
Downer's Grove, IL



6. Vlad Basov
Kansas City, MO



7. David Ragland
Gaithersburg, MD



8. David Iriye
Los Angeles, CA



9. Ocie Roy
Oklahoma City, OK



10. Ryan Whitley
St. Louis, MO

January Production

All Time Record to Beat
Month: \$236,811 Net ALP Ed Orell

All Time Record to Beat
Month: \$190,463 1st Yr. Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Edward Orell	\$122,097	\$201,696	74.27	79	22	Marc Zipper
2. Yaroslav Bitman	110,208	115,811	81.45	83	16	Larry Geneser
3. Paul Lund	87,734	89,730	78.14	86	14	Scott Smith
4. David Brister	50,649	77,956	78.97	79	10	Eric Giglione
5. Michael Knapick	50,589	71,890	74.23	76	7	Scott Smith
6. Vlad Basov	44,083	75,895	81.93	78	9	Larry Geneser
7. David Ragland	42,773	45,680	77.72	79	17	Matt Blumert
8. David Iriye	41,406	43,494		91	10	Cohen-Rutt
9. Ocie Roy	40,940	42,723		84	11	Robert Smith
10. Ryan Whitley	39,157	92,639	74.40	77	9	Larry Geneser
11. Erik Graham	29,686	64,990	83.80	85	11	Cohen-Rutt
12. Doreen Ryan-Foti	29,396	51,335	78.96	77	12	Jatoff-Foti
13. Steven Lee	28,219	30,533		82	4	Rick Altig
14. Scott Sonnenberg	26,352	28,917		100	4	Larry Geneser
15. Jeffrey Dinocento	25,921	49,313	77.39	77	11	Eric Giglione
16. John West	25,691	31,297		82	12	Marc Morton
17. James Isip	23,705	41,461	77.94	85	10	Cohen-Rutt
18. Gay Deitch	23,478	25,528	76.69	82	5	Dennis Ishler
19. Stanley Norris	22,229	25,228	74.52	79	6	Dennis Ishler
20. Samuel Pierre	20,946	29,087		81	6	Billy Faulkner

Master General Agent selection guidelines for recognition in the *Spotlight* are as follows: Must have four First Year Agents coded and meet all production requirements.

MGA Monthly Bonus Program



65 Percent and 70 Percent Contracts

For more information on the MGA Bonus Program go to www.aillife.com

January Bonus Qualifiers

Yaroslav Bitman \$14,127	Ryan Whitley \$2,745	Michael O'Rourke \$1,476	Elizabeth Mallon \$918
Edward Orell \$13,892	Tim Schroeder \$2,486	John West \$1,361	Terry Willingham \$909
Paul Lund \$9,396	Scott Sonnenberg \$2,420	Jeffrey Dinocento \$1,314	Erik Graham \$644
Michael Knapick \$7,889	Doreen Ryan-Foti \$2,351	Jack Seitz \$1,202	John Smolenski \$643
David Brister \$5,518	David Ragland \$2,146	Dennis Sullivan \$1,165	
Steven Lee \$3,341	Danny VanHouten \$2,141	John Huber \$1,150	
Samuel Pierre \$3,122	Ocie Roy \$1,862	Derril Bailey \$1,094	
David Iriye \$2,869	Todd Hollman \$1,503	Rick Choptuik \$980	

Total \$90,664

2001 Incentive Program

Promoting 50 Years Of Excellence

This year is American Income's 50th Anniversary, and in recognition of this milestone we have implemented an incentive program. This program is designed to recognize Top Personal and P.R. Producers with a monthly contest. There are two prize categories, a high level and a low level, and winners are determined based on each Producer's highest level of production.

January Qualifiers

Personal Producers

All Personal Producers who write \$8,000 of Net ALP, with one point above the Company's current Quality Averages, will win the low level prize, a 50th Anniversary mini Mag Lite flashlight. The winners are as follows:

Rick Choptuik	Paul Anderson	Victor Shada	Michael Holst
Devin Helps	Nickolay Gusev	Robert Zuccalmaglio	Steven Jakubczak
Kurt Johnson	Joseph McArdle	Olaf Johnson	Mark Lund
Al-Karim Walji	Reuel Moore	Wesley Bangs	Samuel Santiago
Jeff Woolsey	Matthew Nunan	Alan Carter	Gary Selesky
Dan Zarbatany	Elena O'Brien	James Dailey	Johnnie Wallace
Jinzhou Zhao	Francisco Perez	Iean Finley	Timothy Clark
Mark Bleier	Scott Remmey	Tanya Greer	Dennis Carver
Mindy Guisewite	Stacey Wall	Robert Hodd	Carl Boldon
Innocent Okeke	Clyde Jamison	Eric Jackson	Michelle Langley
Loni Chowdhury	Randy Myer	Peter Novellino	Steven Polederos
Claudia Ortega	Jack Seitz	Martin Roedl	Hamidreza Bassir
David Thornton	Andrew Fike	Leslie Taylor	Michael Bukoski
Sanita Tuufuli	William Elensky	James Beck	Charles Jones
Ricky Lee	Bradlee Huber	Timothy Bednarek	Russell Morris
Keith Williamson	Temitope Ajayi	Paul Dunn	
David Turner	Alex Chen	Joe Hathorne	

All Personal Producers who write \$12,000 of Net ALP, with one point above the Company's current Quality Averages, will win the high level prize, a 50th Anniversary afghan blanket. The winners are as follows:

Arkadi Nulman	Carla Miller	Marlon Underwood	Thomas Glenn
Carlos Cantu	Albert DiMarco	Timothy Cruise	James Dattilo
Kathleen Saco	Larry Smith	Eddie Norman	Matt Henderson
Donald Spence	Carrie Howard	Roland Parker	Moctar Ndiaye

P.R. Representatives

All P.R. Representatives who submit two Original TG contracts, with a minimum combined membership of 500 members, will win the low level prize, a 50th Anniversary mini Mag Lite flashlight. The winners are as follows:

Eric Schoenhals	John Wagner	William Verbeten	Donald Spohn
Frances Yennie			

All P.R. Representatives who submit three Original TG contracts, with a minimum combined membership of 1,000 members, will win the high level prize, a 50th Anniversary afghan blanket. The winners are as follows:

Cynthia Lebrun-Yaffe	Sandra Davidson	Susan Fuldauer	Darrell Dorey
Patti Morgan	Ayanna Prendergast	Becky Cutler	

Keep Your Production In High Gear, And Next Month You Could Win A 50th Anniversary Mug or Stadium Chair!



Larry Geneser

Category I	JANUARY PRODUCTION					
SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers
Larry Geneser	\$258,649	\$96,000	269	\$325,413	77	76.49
Eric Giglione	134,024	96,000	140	236,817	79	76.34
Cohen-Rutt	140,181	108,000	130	242,669	83	78.67



Category II	JANUARY PRODUCTION					
SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers
Kevin Khadivian	\$59,048	\$60,000	98	\$56,467	78	77.17
Zeidner-Cowan	65,583	72,000	91	114,991	79	81.43



William Jennings

Category III	JANUARY PRODUCTION					
SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers
William Jennings	\$51,109	\$48,000	106	\$60,436	79	75.65
Dennis Ishler	45,739	48,000	95	53,416	80	78.51

*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.



Joseph Manone

Category IV	JANUARY PRODUCTION					
SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers
Joseph Manone	\$51,705	\$36,000	144	\$108,358	89	76.98
Robert Smith	38,889	36,000	108	40,477	78	79.60
Steve Friedlander	35,342	36,000	98	48,496	90	74.46
Altig-Kirschling	29,174	36,000	81	53,338	97	



Christopher Lafond

Category V	JANUARY PRODUCTION					
SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers
Christopher Lafond	\$26,017	\$24,000	108	\$38,765	81	84.15
Gary Bleier	22,292	24,000	93	43,691	79	79.06
Jerel Turner	20,521	24,000	86	21,308	100	

NEW STATE GENERAL AGENTS



Tyrone Conard

Tyrone has been promoted to SGA in Washington, D.C. Tyrone was formerly a Master General Agent out of North Royalton, Ohio under Surace-Surace. He has been with AIL since April 1997.

Congratulations Tyrone!

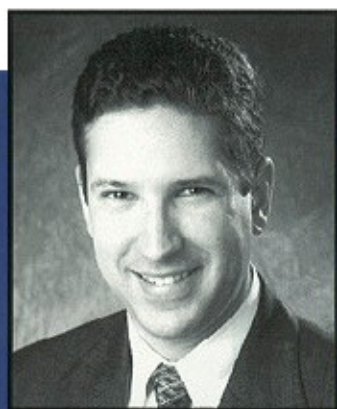


Ryan Whitley

Ryan has been promoted to SGA in Birmingham, Alabama. Ryan was formerly a Master General Agent out of St. Louis, Missouri under Larry Geneser. He has been AIL since October 1997.

Congratulations Ryan!

*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.



from the desk of
Paul Straubel

National Marketing Director

*"The ladder of success
is best climbed by
stepping on the rungs
of opportunity."*

— Anonymous

Take Advantage Of Your Tools

Recently, I had the pleasure of co-hosting one of the most invigorating events AIL has ever hosted. I am excited because American Income played host to over 200 labor leaders from across the country, representing over half of the AIL Labor Advisory Board. John Sweeney and Richard Trumka along with Jimmy Hoffa and Morty Bahr were present for this significant event. It was a "Who's Who" of labor, celebrating our partnership, support and true kinship that we have shared with labor over the years.

Never in the 50-year history of American Income has our relationship with our nations' labor leaders been so close, so supportive and so mutual. The opportunity for you to work with every local from every union in your territory has never been greater. The doors are wide open for you to forge new relationships and reach out to all labor everywhere. And you have the support of our Labor Advisory Board members.

Are you familiar with the many leaders who have stepped up as willing partners along with AIL in furthering the cause of labor? Are you making full use of the tools available to you?

When was the last time you used one of the letters of introduction from our Advisory Board members with a new local or a union which was reluctant to give you the opportunity to work with their members? Are you utilizing the "Labor Agenda" insert which provides a forum for labor leaders to share crucial issues facing labor today? Have you shared the knowledge of AIL's participation in labor programs and our continued support of union and labor related causes?

If not, you are missing your opportunity. It is up to you to use your tools to your advantage and reach out beyond your comfort zone.

Next month I challenge you to carefully review every local assigned to you in your territory. Review every group that remains unsigned and determine if you have utilized all the tools available to you. If not, start utilizing them, and if so, compile a list of these locals you have been unable to sign. Whether it is problems in the past, or simply getting past new introductions, make a list, local by local, of these groups you absolutely have been unable to sign and email it to me: pstraubel@ailins.com. Then we will put our collective resources together to find new openings and new opportunities to bring these locals into American Income's fold.

As we celebrate 50 years of success, it is time we shared that success with every local in every community throughout North America!

Qualifiers

DAVID BLAISDELL	\$650
MANON BRULOTTE	\$650
ROBERT COX	\$650
RONA SPANO	\$650
BERNARD WENDEKIER	\$650
RICHARD CASE	\$500
ROBIN DENHAM	\$500
DARRELL DOREY	\$500
BRENDA DISOMMA	\$400
SANDRA JOHNSON	\$400
LAURIE ONASCH	\$400
SUSAN RICHARDS	\$400
WENDI ROSE	\$400
TIMOTHY FARR	\$300
KENNETH ALTIZER	\$250
CHERYL COOK	\$250
RENEE GRAFF	\$250
DAWN KOGER	\$250
VALENTINE LAPITSKIY	\$250
ERIN MCKEE	\$250
DAVID PROVENCHER	\$250
NANCY RISING	\$250
JOHN WILKINSON	\$250
MALKA ARONY	\$200
DENISE BATEMAN	\$200
CHARLES HILL	\$200
RICHARD MESHULAM	\$200
IRENE RURYCZ	\$200
WILLIAM VERBETEN	\$200

Total \$10,500

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER

PR BONUS



PR Manager



Debbie Enstedt
Winnipeg, MB



Category A:



Manon Brulotte
St. Laurent, PQ



Bernard Wendekier
Kaneohe, HI

Category B:



Robert Cox
Toledo, OH



Sandra Johnson
Appleton, WI

Category C:



Patti Morgan
Shreveport, LA



Susan Fuldauer
Indianapolis, IN

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

January Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	9,049	Rick Altig
2. David Blaisdell	2,166	Rick Altig
3. Charles Hill	1,182	Jatof-Foti

Category A	No. Cards	SGA
1. Manon Brulotte	2,660	Rick Altig
2. Bernard Wendekier	2,570	Rick Altig
3. David Blaisdell	2,160	Rick Altig
4. Rona Spano	2,108	Scott Smith
5. Robin Denham	1,741	Larry Geneser

Category B	No. Cards	SGA
1. Robert Cox	2,301	Mike Jones
2. Sandra Johnson	1,298	Gary Bleier
3. Laurie Onasch	1,295	Joe Manone
4. Darrell Dorey	1,167	Ramin Kouladji
5. Cynthia Blumert	1,002	Matt Blumert

Category C	No. Groups	SGA
1. Patti Morgan	27	William Devine
2. Susan Fuldauer	14	Mark Hancock
3. Richard Case	13	Surace-Suarce
4. Becky Cutler	13	William Jennings
5. Darrell Dorey	12	Ramin Kouladji
5. Cynthia Lebrun-Yaffe	12	Matt Blumert

Category A = Categories one and two. Category B = Categories three, four and five. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.*

MONETARY DONATIONS

Jatoft-Foti Agency

- Donated \$140 to the San Mateo Christmas Fund for four tickets to the holiday party.
- Sponsored the Building and Construction Trade for \$250.
- Donated \$1,000 to the San Francisco Labor Council for members out of work.
- Donated \$100 to the Glaziers Agricultural Metal Glass Workers Local 767.
- Sponsored the Instituto Laboral Awards Dinner with a half page ad for \$750.
- Donated \$3,250 to the Instituto Laboral Awards Dinner.
- Donated \$1,500 to the California State President pro Tempore John L. Burton Fundraiser.
- Donated \$200 for the Central Labor Council Christmas party for dinner tickets.
- Donated \$228 for six tickets to the Northern California Carpenters Regional Council Moose Feed.
- Donated \$250 to place an ad in the Nevada NCSEA pocket calendar.
- Donated \$50 to the BAC Second Annual Crab Feed.
- Donated \$500 for a table of ten to Lt. Governor Bustamantes Committee Dinner.
- Donated \$2,250 for the 100th Anniversary of the California Labor Federation.

AIL

- Contributed \$2,000 to the Sandsport/Shoshana Hadassah Medical Organization which provides medical care to the people of Israel.

Lloyd Fitzgerald Agency

- Donated \$25 to the S.E. Credit Union.
- Donated \$100 to the Children's Miracle Network Bowl-A-Thon.
- Donated \$25 to the Baptist Federal Credit Union for a door prize.
- Donated \$190 to the Children's Miracle Network on behalf of Frio County Federal Credit Union.
- Donated \$785 to the Children's Miracle Network on behalf of Texas Transportation Federal Credit Union.

Mark Hancock Agency

- Donated \$150 to a member in need from the AFSCME Council 62.

Total
\$13,743

OTHER INVOLVEMENT

Lloyd Fitzgerald Agency

- Donated a half ton of food to five community families in need.

"If a free society cannot help the many who are poor, it cannot save the few who are rich."
— John F. Kennedy

It was the year Marlon Brando put on a t-shirt and captured a role in Tennessee Williams' *A Street Car Named Desire*, Chrysler introduced power steering and General Douglas MacArthur was relieved of his command in Korea. It was also the year Mickey Mantle signed with the New York Yankees and J.D. Salinger published *The Catcher In The Rye*. But while Julius and Ethel Rosenberg were being accused of Cold War espionage and Britain was in the midst of an oil industry crisis with Iran, Bernard Rapoport was purchasing controlling interest in a small life insurance company in Indianapolis, Indiana.

The year was 1951 when Harold Goodman, Bernard's uncle-in-law, co-signed the \$25,000 loan used to purchase American Income Life Insurance Company. And as Goodman decided to take a less active role in the business, Bernard committed himself to making American Income Life a thriving company.

Bernard's dedication to prosperity surfaced early. He spent his days managing the business and his nights in the field selling it. And by the time the Company moved to Waco, Texas in 1959, AIL was licensed in seven states. But Bernard envisioned bigger and better things. "We were just minnows swimming among sharks," he often says. "If we wanted to swim with the sharks, we had to find our niche." And find that niche they did.

Fifty years ago, one man with a vision merged with a company to create a force that is still thriving and prospering in the new Millennium. This year American Income is celebrating its 50-year anniversary. AIL is also celebrating all the hard work and dedication that it took to get this Company to where it is today. Throughout the year we will be featuring this "American Income History."

Now is the time to celebrate all that we have worked hard to accomplish, and now is a time to

Salute Our History!

Knowing where we have been helps us get to where we are going!

A Man
With A
Vision

Ambiance That Is Only

CAESARS

Experience The Royal Treatment At Caesars Palace

When thinking of palaces, grand landscapes come to mind — Greece, Rome, India, perhaps the Middle East, but Las Vegas? Yes, Las Vegas! Situated on Las Vegas Boulevard, in the center of the city that never sleeps, is Caesars Palace, a luxury of Rome-via-Vegas.

Caesars is garnished with cypress trees, private dining rooms, in-room saunas and a Garden of the Gods pool area. The Ancient Roman architecture secures Caesars Palace as one of the City's premier resort destinations.

The casino attracts some 17 million people a year and is filled with Olympian art, vaulted ceilings, plush carpeting and gaming tables crowned with trellises.

Caesars is sure to provide you with all you need for a memorable visit to Las Vegas!

American Income Life Convention 2002

Games

Wheel Of Fortune

Baccarat

Million Dollar Jackpots

Slots

Blackjack

Caribbean Stud

Poker

Roulette

Craps

Places To Go

Terrazza Lounge

Galleria Bar

Neros

Cafe Lago

Saunas

Pompeian Mural

